UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF IDAHO

In re: Gugino, Robin R.	Chapter 7 FEB 0 4 2002
Gugino, Robin K.	Case No. 00-21483 TM
Debtor(s)	OBJECTION TO CLAIM AND NOTICE

TO: Retailers National Bank - Mervyn c/o The Creditor's Rights & Bktcy group 695 Rancocas Road Suite 101 Westampton, NJ 08060-

NOTICE

YOU ARE HEREBY NOTIFIED that the Trustee has objected to the allowance of your Claim No. 4 filed on 10/01/01 in the amount of 360.88 Account No. 87383142392210.

YOU ARE FURTHER NOTIFIED that if you wish to contest the Trustee's objection to your claim, a written reply to the objection must be filed in duplicate within fifteen (15) days from the date this objection is mailed. File the original (1) with the U.S. Bankruptcy Court, U.S. Federal Building, Room #214, 205 N. 4th St., CDA Idaho 83814; and (2) a copy with the Trustee.

YOU ARE FURTHER NOTIFIED that if the objection is a matter which can be corrected by filing an amended claim, you may do so prior to the expiration of the fifteen (15) day period. Failure to file a written reply will result in the Trustee requesting that the Court enter an order disallowing the claim to the extent objected to.

OBJECTION

L	j	of claim; claim should be disallowed for distribution.	
]]	Claimant not entitled to post petition interest; claim should be allowed in the amount of \$	
[]	No signature on claim and should be disallowed for distribution.	
[]	Claimant not entitled to priority under 11 U.S.C. §507; claim should be allowed as unsecured.	
[]	Claim is a duplicate of Claim No. # and should be disallowed for distribution.	

[]	Claim exceeds the amount entitled to priority under 11 U.S.C. §507; \$ should be allowed as unsecured with the balance to be allowed for priority.			
[]	No evidence provided to show assignment of claim and should be disallowed for distribution.			
[]	Supporting documents attached to claim do not show perfected security interest; claim should be allowed as unsecured.			
[x]	Proof of claim was not timely filed; last day to file claims was 07/04/01; claim should be disallowed.			
. []	There is no class designation as to priority, secured, and unsecured. Claim should be disallowed for distribution.			
[]	Claimant has amended Claim No by filing Claim No, a valid claim. Therefore, Claim No should be replaced by Claim No			
DATE	FORD ELSAESSER, Trustee CHAPTER 7 TRUSTEE P.O. BOX 2220 SANDPOINT, ID 83864- (208) 263-8871			
	CERTIFICATE			
Truste	The undersigned hereby certifies that a copy of the document on which this appears was mailed this date to the named creditor (Certified Mail), debtor, the debtor's attorney, and the U.S. Trustee at the addresses shown, and that the same was deposited by me in the regular U.S. Post Office, at Sandpoint, Idaho, postage prepaid.			
P.O. 1	Gugino, Robin R. Jeffrey H. Andrews 30x 110 2211 S. Star Lake Rd. #39-104 607 Lakeside Ave ID 83701 Federal Way, WA 98003- CDA, ID 83814-			
Dated:	429/02 Delous Kellen			